CHRISTMAS ON A PRACTICAL BUDGET

A VALUES-BASED HOLIDAY WORKBOOK

INK-SAVER EDITION



PLAN • PRIORITIZE • SIMPLIFY • ENJOY

GIFTS • MEALS • DÉCOR • EVENTS • REFLECTION

Create a Christmas that reflects what matters most.

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WELCOME

A meaningful Christmas begins with deciding what matters.

This workbook will help you think through your Christmas priorities, gifts, meals, decorations, events, and spending choices one step at a time.



NOTICE WHAT MATTERS

Identify the people, traditions, experiences, and moments you value most.



MAKE INTENTIONAL CHOICES

Decide where you want to focus your time, effort, attention, and spending.



LET THE REST BE SIMPLER

Give yourself permission to reuse, adjust, decline, substitute, or skip.

MY HOPE FOR THIS CHRISTMAS

For personal organization and reflection only. This workbook does not provide financial advice.

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HOW TO USE THIS WORKBOOK

Work through the pages in order, or revisit the sections you need most.

1

1 START WITH VALUES

Decide what you want Christmas to feel like and what matters most.



2

2 SORT YOUR PRIORITIES

Separate meaningful traditions from expectations you may be ready to change.



3

3 MAKE PRACTICAL CHOICES

Work through gifts, food, decorations, activities, and spending notes.



4

4 CHECK IN

Notice when your choices stop matching your priorities.



5

5 REVIEW

After Christmas, record what you want to repeat, simplify, or change.



MY APPROACH

- ☐ Complete every page.
- ☐ Focus on the sections I need most.
- ☐ Complete it with my partner or family.
- ☐ Use it as a conversation guide.

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The goal is not a perfect Christmas.
The goal is a Christmas that fits what matters to you.

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OUR CHRISTMAS NORTH STAR

Before deciding what to buy or do, decide what you want Christmas to mean.

WE WANT THIS CHRISTMAS TO FEEL...

- ☐ Peaceful
- ☐ Joyful
- ☐ Simple
- ☐ Generous
- ☐ Connected
- ☐ Playful
- ☐ Traditional
- ☐ Restful

Something else: _____

THE PEOPLE WE MOST WANT TO CONNECT WITH

_____

_____

_____

THE MOMENTS WE MOST WANT TO REMEMBER

_____

_____

_____

THE THINGS WE DO NOT WANT CHRISTMAS TO BECOME

_____

_____

_____

OUR CHRISTMAS NORTH STAR

This Christmas, we want to focus on _____.

_____

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WHAT MATTERS MOST THIS CHRISTMAS?



Mark the things that deserve the most attention in your Christmas.

CATEGORY	IMPORTANT	NICE TO HAVE	NOT A PRIORITY
Time together	☐	☐	☐
Meaningful gifts	☐	☐	☐
Christmas meals	☐	☐	☐
Decorating	☐	☐	☐
Hosting	☐	☐	☐
Travel	☐	☐	☐
Religious traditions	☐	☐	☐
Community events	☐	☐	☐
School activities	☐	☐	☐
Holiday outings	☐	☐	☐
Homemade traditions	☐	☐	☐
Rest and quiet time	☐	☐	☐

WHAT SURPRISED ME?



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WHAT CREATES HOLIDAY PRESSURE?

Notice which expectations tend to make Christmas feel more complicated.

I SOMETIMES FEEL PRESSURE TO...

- [ ] Buy more gifts than I planned.
- [ ] Make every tradition happen.
- [ ] Attend every invitation.
- [ ] Create an impressive meal.
- [ ] Decorate every space.
- [ ] Match what other families are doing.
- [ ] Say yes when I would rather say no.
- [ ] Make everything homemade.
- [ ] Create a picture-perfect holiday.
- [ ] Something else: _____

WHICH PRESSURES COME FROM OTHER PEOPLE?

_____

_____

_____

_____

_____

WHICH PRESSURES COME FROM MY OWN EXPECTATIONS?

_____

_____

_____

_____

_____

One expectation I am willing to question this year:

_____

_____

_____

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OUR TOP FIVE CHRISTMAS PRIORITIES

Choose five things that deserve the most time, attention, effort, or resources this Christmas.

1

2

3

4

5

WHEN WE HAVE TO CHOOSE...

We will try to protect these priorities before adding more.

THE PRIORITY MOST LIKELY TO GET LOST IN THE BUSYNESS:

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WHAT WE CAN SIMPLIFY OR SKIP

Not everything needs to return simply because we did it last year.

TRADITION OR TASK	KEEP	SIMPLIFY	SKIP
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○

ONE THING THAT COULD BE MUCH SIMPLER

_____

_____

_____

_____

ONE THING WE CAN LET GO OF COMPLETELY

_____

_____

_____

_____

Making room for what matters may require saying no to something else.

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OUR FAMILY CHRISTMAS CONVERSATION



Use these questions to hear what different people actually care about.





1. WHAT IS ONE CHRISTMAS TRADITION YOU REALLY WANT TO KEEP?

2. WHAT IS ONE THING YOU WOULD NOT MISS?

3. WHAT IS YOUR FAVORITE WAY TO SPEND TIME TOGETHER?

4. WHAT MAKES A GIFT FEEL SPECIAL TO YOU?



5. WHAT WOULD MAKE CHRISTMAS FEEL LESS RUSHED?



☆ ONE IDEA WE ALL WANT TO REMEMBER: ☆

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WHY WE GIVE



A thoughtful gift begins with the reason behind it.

WHEN I GIVE A CHRISTMAS GIFT, I MOST WANT THE PERSON TO FEEL...

- ☐ Loved
- ☐ Remembered
- ☐ Appreciated
- ☐ Understood
- ☐ Encouraged
- ☐ Included
- ☐ Surprised
- ☐ Connected

Something else: _____

A GIFT DOES NOT HAVE TO BE EXPENSIVE TO COMMUNICATE...

_____

_____

_____

_____

THE KIND OF GIVING I WANT TO AVOID

_____

_____

_____

_____

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OUR CHRISTMAS GIFT LIST

List everyone before deciding what each gift should be.

PERSON	RELATIONSHIP	GIFT NEEDED?	NOTES
1.		☐ YES ☐ NO	
2.		☐ YES ☐ NO	
3.		☐ YES ☐ NO	
4.		☐ YES ☐ NO	
5.		☐ YES ☐ NO	
6.		☐ YES ☐ NO	
7.		☐ YES ☐ NO	
8.		☐ YES ☐ NO	
9.		☐ YES ☐ NO	
10.		☐ YES ☐ NO	
11.		☐ YES ☐ NO	
12.		☐ YES ☐ NO	
13.		☐ YES ☐ NO	
14.		☐ YES ☐ NO	

ANYONE WE COULD INCLUDE IN A GROUP OR FAMILY GIFT?

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GIFT PRIORITY SORT

Different relationships can call for different kinds of giving.

PERSONAL GIFTS

People for whom I want to choose something especially personal.

SIMPLE GIFTS

People for whom a small, useful, homemade, or simple gift feels right.

SHARED OR GROUP GIFTS

People who may work well as a household, family, classroom, team, or shared gift.

One gift exchange I may want to rethink:

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GIFT INTENTION WORKSHEET

Person: _____

WHAT DO THEY ENJOY?

_____

_____

_____

WHAT DO THEY USE OFTEN?

_____

_____

_____

WHAT HAVE THEY MENTIONED RECENTLY?

_____

_____

_____

COULD I MAKE SOMETHING FOR THEM?

_____

_____

_____

COULD I GIVE TIME, HELP, OR AN EXPERIENCE?

_____

_____

_____

WHAT WOULD FEEL PERSONAL WITHOUT BEING COMPLICATED?

_____

_____

_____

MY BEST GIFT DIRECTION

_____

_____

_____

_____

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MEANINGFUL LOW-COST GIFT IDEAS

Start with meaning, usefulness, or connection rather than price.

SOMETHING HOMEMADE

SOMETHING USEFUL

SOMETHING PERSONALIZED

SOMETHING TO EAT OR DRINK

SOMETHING FROM A MEMORY

SOMETHING SMALL BUT THOUGHTFUL

My favorite idea from this page:

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HANDMADE GIFT FIT TEST

A handmade gift is only a good choice when it fits your time, skills, supplies, and interest.

Gift idea: _____

	YES	MAYBE	NO
Do I already know how to make it?	○	○	○
Do I already own many of the needed supplies?	○	○	○
Can I realistically finish it?	○	○	○
Would the recipient genuinely enjoy it?	○	○	○
Would making it feel enjoyable rather than stressful?	○	○	○

WHAT I WOULD NEED

_____

_____

_____

_____

_____

MY DECISION

☐ Make it.

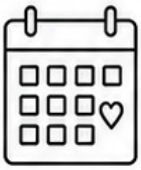
☐ Simplify the idea.

☐ Choose something else.

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GIFTS OF TIME, HELP & EXPERIENCE

Sometimes what we can do together is more meaningful than another item.



TIME TOGETHER



HELP WITH A TASK



A HOMEMADE MEAL OR TREAT



A SIMPLE OUTING



A FAVOR OR SERVICE



A TRADITION WE CAN SHARE

PERSON I COULD GIVE THIS TO:

MY IDEA:

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ONE GIFT FOR THE WHOLE FAMILY

Would one shared gift make more sense than several separate gifts?

SOMETHING THEY CAN DO TOGETHER

SOMETHING FOR THEIR HOME

SOMETHING THEY CAN EAT OR SHARE

SOMETHING CONNECTED TO A FAMILY INTEREST

FAMILY OR HOUSEHOLD	SHARED GIFT IDEA	DOES IT FEEL PERSONAL?
		☐
		☐
		☐
		☐
		☐
		☐

The strongest shared-gift idea:

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BUILD A THOUGHTFUL GIFT BUNDLE

Choose a theme first, then add only the pieces that support it.

Recipient: _____

Bundle theme: _____

MAIN ITEM

_____

_____

_____

USEFUL EXTRA

_____

_____

_____



FUN OR PERSONAL EXTRA

_____

_____

_____

HANDWRITTEN NOTE OR PERSONAL TOUCH

_____

_____

_____

DOES EVERY ITEM SUPPORT THE SAME IDEA?

☐ Yes ☐ Mostly ☐ Not yet

Anything I can remove without weakening the gift?

_____

_____

_____

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GIFT DECISION COMPARISON

Compare the ideas before choosing.

Recipient: _____

GIFT IDEA	PERSONAL?	PRACTICAL?	EASY ENOUGH?
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○

Which idea feels most like this person?

_____

_____

Which idea adds unnecessary complication?

_____

_____

My choice:

_____

_____

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SIMPLER GIFT WRAPPING

Before buying more wrapping supplies, see what you already have.

CHECK FIRST

- [ ] Gift bags
- [ ] Reusable boxes
- [ ] Tissue paper
- [ ] Ribbon
- [ ] Twine
- [ ] Gift tags
- [ ] Plain paper
- [ ] Baskets or containers

WAYS I COULD MAKE SIMPLE WRAPPING FEEL SPECIAL

WRAPPING SUPPLIES I ACTUALLY NEED

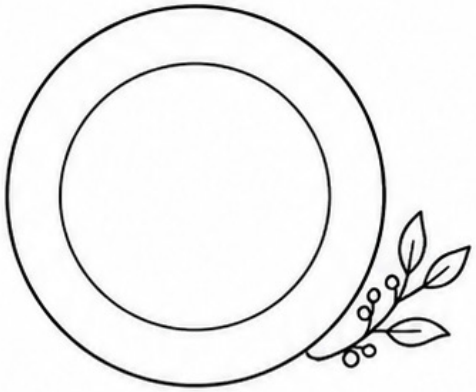
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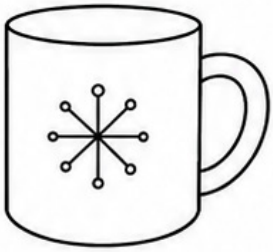
WHAT MATTERS AROUND OUR HOLIDAY TABLE?

Decide what makes a holiday meal meaningful before planning the menu.

WHAT MATTERS MOST?

- ☐ Eating together
- ☐ Favorite traditional foods
- ☐ A special dessert
- ☐ Serving family recipes
- ☐ Having plenty of variety
- ☐ Keeping preparation simple
- ☐ Letting everyone contribute
- ☐ Having time to visit





THE ONE FOOD OR DISH WE WOULD REALLY MISS:

_____

_____

_____

THE PART OF HOLIDAY MEALS WE COULD MAKE EASIER:

_____

_____

_____

_____

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KEEP, TWEAK OR SKIP OUR FOOD TRADITIONS

Tradition matters most when people still enjoy it.

FOOD OR TRADITION	KEEP	TWEAK	SKIP	WHY?
	○	○	○	
	○	○	○	
	○	○	○	
	○	○	○	
	○	○	○	
	○	○	○	
	○	○	○	

A tradition we keep mostly from habit:

_____

_____

A tradition everyone truly looks forward to:

_____

_____

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SIMPLIFY THE CHRISTMAS MENU

Build the meal around the foods that matter most.



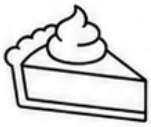
MAIN DISH



MUST-HAVE SIDES



OPTIONAL SIDES



DESSERT



DRINKS



WHAT COULD WE REMOVE WITHOUT CHANGING THE EXPERIENCE?

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SHARE THE MEAL

A holiday meal does not have to be one person's project.

DISH OR TASK	WHO COULD HANDLE IT?	CONFIRMED?
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐

OTHER WAYS TO SHARE THE WORK

- ☐ Someone brings dessert.
- ☐ Someone brings drinks.
- ☐ Someone brings a side.
- ☐ Someone handles serving.
- ☐ Someone helps clean up.
- ☐ Someone brings containers for leftovers.

One task I do not need to handle myself:

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HOLIDAY GROCERY FOCUS LIST



Separate what the holiday meals actually require from optional extras.

NEEDED FOR THE MENU	NICE EXTRAS	ALREADY HAVE
1.	1.	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.
5.	5.	5.
6.	6.	6.
7.	7.	7.
8.	8.	8.
9.	9.	9.
10.	10.	10.

ITEMS I SHOULD CHECK AT HOME BEFORE ADDING THEM TO MY LIST

1. _____
2. _____
3. _____
4. _____
5. _____

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MAKE THE MOST OF LEFTOVERS



Think ahead about which holiday foods can become another easy meal.

LEFTOVER FOOD	USE IT FOR	WHEN?

EASY LEFTOVER IDEAS

- ☐ Sandwiches
- ☐ Soup
- ☐ Breakfast
- ☐ Snack plate
- ☐ Freezer meal
- ☐ Second holiday plate

Another idea: _____

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CHRISTMAS DÉCOR INVENTORY

Start with what is already in the boxes, bins, closets, and cabinets.

CATEGORY	HAVE ENOUGH	USE THIS YEAR?	NOTES
Tree decorations	☐	☐	
Lights	☐	☐	
Wreaths	☐	☐	
Garland	☐	☐	
Table décor	☐	☐	
Outdoor décor	☐	☐	
Stockings	☐	☐	
Candles	☐	☐	
Signs	☐	☐	
Gift-wrap décor	☐	☐	

Something I forgot we already had:

_____

_____

_____

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REUSE, REMIX OR REPURPOSE

Before adding something new, ask whether something old could work differently.

MOVE IT TO A DIFFERENT ROOM

COMBINE IT WITH SOMETHING ELSE

CHANGE THE CONTAINER OR DISPLAY

USE IT FOR A DIFFERENT PURPOSE

One forgotten decoration I want to use again:

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OUR DECORATING PRIORITY ZONES

You do not have to decorate every corner for the house to feel like Christmas.

	AREA	WHY IT MATTERS	KEEP IT SIMPLE?
1			☐
2			☐
3			☐
4			☐
5			☐
6			☐

THE THREE AREAS THAT MATTER MOST:

1. _____
2. _____
3. _____

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SIMPLE DÉCOR BEFORE BUYING MORE

Try the simplest ideas first.



USE GREENERY



USE RIBBON



DISPLAY CHRISTMAS CARDS



FILL A BOWL OR JAR



MOVE SOMETHING WE ALREADY OWN



MAKE SOMETHING SIMPLE

AFTER TRYING THESE IDEAS, IS ANYTHING STILL MISSING?

- ☐ No.
- ☐ Maybe.
- ☐ Yes — this item: _____

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HOLIDAY EVENTS & TRADITIONS INVENTORY

List the things that usually compete for your holiday time and attention.

EVENT OR TRADITION	IMPORTANT?	ENJOYABLE?	A LOT OF EFFORT?
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○
	○	○	○

One activity we automatically do every year:

_____

_____

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THE HOLIDAY EVENT FIT TEST

Event or activity: _____

Use these questions before automatically adding another commitment.

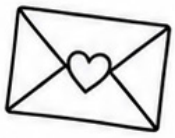
	YES	MAYBE	NO
Does this support one of our Christmas priorities?	○	○	○
Are we genuinely excited about it?	○	○	○
Does it fit our available time?	○	○	○
Does the effort feel reasonable?	○	○	○
Would we miss it if we skipped it?	○	○	○

OUR CHOICE

- ☐ Yes — keep it.
- ☐ Yes — but simplify it.
- ☐ Not this year.

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SHOULD WE SAY YES?



Invitation or opportunity: _____

WHY WOULD WE LIKE TO GO?

_____

_____

_____

WHAT WOULD WE HAVE TO MOVE, CHANGE, OR GIVE UP?

_____

_____

_____

WHO REALLY WANTS TO ATTEND?

_____

_____

_____

WOULD A SHORTER OR SIMPLER VERSION WORK?

_____

_____

_____

HOW WILL WE PROBABLY FEEL AFTERWARD?

_____

_____

_____

DECISION

- ☐ Say yes.
- ☐ Politely decline.
- ☐ Say yes with limits.
- ☐ Decide later.

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FREE & LOW-COST CHRISTMAS JOY

Some of the best traditions are things we do, not things we buy.

1. LOOK AT CHRISTMAS LIGHTS

☐ _____



2. WATCH A FAVORITE CHRISTMAS MOVIE



☐ _____

3. BAKE SOMETHING TOGETHER



☐ _____

4. PLAY CHRISTMAS MUSIC



☐ _____

5. READ A CHRISTMAS STORY



☐ _____

6. PLAY A FAMILY GAME



☐ _____

7. TAKE A WINTER WALK



☐ _____

8. OUR OWN IDEA

_____

_____

_____

_____



The activity we most want to make time for:

_____

_____



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OUR TIME & ENERGY BALANCE

A good activity can still be too much when everything happens at once.

OUR HOLIDAY SCHEDULE CURRENTLY FEELS:

1 TOO FULL | 2 | 3 MANAGEABLE | 4 | 5 VERY OPEN

OUR ENERGY CURRENTLY FEELS:

1 STRETCHED | 2 | 3 OKAY | 4 | 5 GOOD

WHAT IS TAKING MORE ENERGY THAN EXPECTED?

WHAT STILL FEELS WORTH IT?

WHAT COULD WE REMOVE OR MAKE EASIER?

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OUR CHRISTMAS SPENDING CATEGORIES



Choose the categories you want to keep visible as you make holiday decisions.

- ☐ Gifts
- ☐ Gift wrapping
- ☐ Food
- ☐ Baking
- ☐ Decorations
- ☐ Events
- ☐ Travel
- ☐ School or work activities
- ☐ Donations or giving
- ☐ Photos or cards
- ☐ Shipping
- ☐ Other

THE THREE CATEGORIES I MOST WANT TO PAY ATTENTION TO

1. _____
2. _____
3. _____

WHY THESE THREE?

_____

_____

_____

_____

Use this page for personal organization only. Choose amounts and spending decisions appropriate for your own circumstances.

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CHRISTMAS SPENDING NOTES

Use this page simply to keep purchases visible and make notes about your choices.

	ITEM OR PURCHASE	CATEGORY	AMOUNT	NOTES
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

A PURCHASE I FEEL GOOD ABOUT

SOMETHING I WOULD HANDLE DIFFERENTLY NEXT TIME

This worksheet is for personal recordkeeping and reflection, not financial advice.

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MID-HOLIDAY RESET

Check whether the Christmas you are creating still matches the Christmas you wanted.

WHAT IS GOING WELL?

WHAT HAS BECOME MORE COMPLICATED THAN EXPECTED?

ARE OUR TOP PRIORITIES STILL GETTING ATTENTION?

IS THERE SOMETHING WE CAN STILL SIMPLIFY?

WHAT DO WE WANT TO PROTECT DURING THE REST OF THE SEASON?

OUR RESET DECISION

For the rest of Christmas, we are going to _____

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PEACEFUL HOLIDAY REVIEW

Before packing Christmas away, notice what you learned.

WHAT FELT MOST MEANINGFUL?

WHAT WAS EASIER THAN EXPECTED?

WHAT FELT UNNECESSARILY COMPLICATED?

WHAT WOULD WE GLADLY REPEAT?

WHAT WOULD WE CHANGE NEXT YEAR?

THIS CHRISTMAS FELT...

○ 1 TOO COMPLICATED ○ 2 ○ 3 MOSTLY MANAGEABLE ○ 4 ○ 5 SIMPLE & MEANINGFUL

A NOTE TO NEXT YEAR'S US

WE CREATED CHRISTMAS WITH INTENTION.

We noticed what mattered, made thoughtful choices, and learned what we want to carry forward.

Christmas does not have to include everything to contain what matters most.

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